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EXHIBIT NO. 3

HOWARD R. STEPLER, JR., ASSIGNEE OF CARL R. KAEDING and ANNA K. KAEDING, husband and wife * UNDER MORTGAGE FROM DAN R. HUBER and DELORES A. HUBER, husband and wife, TO CARL R. KAEDING and ANNA K. KAEDING, husband and wife,

28,438 NO. EQUITY

IN THE

CIRCUIT COURT

FOR

FREDERICK COUNTY,

MARYLAND.

PETITION

AFFIDAVIT OF PURCHASERS

* * * * * * * * *

STATE OF MARYLAND, COUNTY OF FREDERICK, TO WIT:

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Frederick M. Cobb, III, and Nancy Jane Wilson, and being first duly sworn stated that they submitted a bid of Thirty One Thousand Dollars (\$31,000.00) ----- for the real estate described in Equity No. 28,438 Equity, and that at the time of the bid they were not acting as agents for anyone; that no other person or persons are interested as principals; and that they have not directly or indirectly discouraged anyone from bidding for the said property.

Frederick M. Cobb, III

Nancy Jame Wilson

Witness my hand and Notarial Seal this 1st day of November 1978.

LAW OFFICES OF STEPLER AND STEPLER 18 WEST CHURCH STREET FREDERICK, MD. 21701 (301) 662-6304